



# STATE OF CONNECTICUT DEPARTMENT OF HOUSING



## Owner Occupied Reimbursement Program Step by Step Process

### 1. Application Review:

- a. Homeowner is assigned a Grants and Contract Specialist who reviews application to determine program eligibility and priority for assistance.
- b. Program determination letters are mailed to all homeowners.

### 2. Cost reasonableness Review:

- a. Proof of expense may be for materials purchased by the homeowner but not for labor if installed by the homeowner. Proof of expense for labor and materials from CT licensed contractors are eligible. A full review of the following documentation will be conducted to verify eligible work and proof of paid expenses:
  - i. Contract(s) for completed work
  - ii. Plans (as may have been required)
  - iii. Permits (as may have been required)
  - iv. Receipts, invoices and cancelled checks for completed work.
- b. Contractor must meet certain minimum threshold requirements including but not limited to:
  - i. Contractor is properly registered in the State of Connecticut for work that was performed
  - ii. Contractor pulled the necessary permits required for the scope of work
- c. Costs must be considered within federal guidelines as “eligible, necessary and reasonable” for federal program funds.
  - i. Eligible Expenses:
    - *Structural repair or replacement of damaged homes.*
    - *Mitigation assistance to elevate homes and/or reduce the risk for future disasters.*
    - *Environmental risk abatement including lead, asbestos, mold, radon.*
    - *Handicapped accessibility for special needs.*
    - *Cost effective energy measures and improvements needed to meet HUD Section 8 Existing Housing Quality Standards.*
  - ii. Not Eligible Expenses:
    - *Personal Property (vehicles, furniture, goods, clothing etc.)*
    - *Repairs to nonresidential structures that are not attached to primary residence (i.e. pools, sheds, detached garages).*
    - *Swing sets, playground equipment, fences, satellite dishes and security systems.*
    - *Landscaping including tree removal.*
    - *Repairs for luxury items such as swimming pools, granite countertops, luxury flooring and fixtures will not be reimbursed.*
- d. Owner and Contractor Certification documents must be completed, to certify to when the work was done and the contract amount for the work completed prior to application date.

### **3. Property Inspection:**

- a. Homeowner is assigned to Architectural, Engineering & Construction Management (A/E/CM) firm who is responsible inspect the work performed and complete an environmental review checklist.
- b. Homeowner reviews and executes a Property Access Agreement so that the A/E/CM Firm can perform an initial inspection of damaged property.
- c. Executed Agreement is required to schedule initial site inspection of damaged property.
- d. Homeowner is contacted by A/E/CM firm to set up a property evaluation site visit. *Homeowner (or designated representative) must be present for property inspection.*

### **4. Environmental Review:**

- a. A/E/CM completes federally mandated Environmental Review Checklist. Additional site visit(s) may be required to complete environmental hazard clearance for lead based paint, asbestos, mold, and/or radon.
- b. Desk review of flood plain management; wetland protection; coastal zone management; water quality –aquifers; endangered species; wild and scenic rivers; air quality; farmland protection; manmade hazards such as thermal explosives, noise, airport clear zones, toxic sites; coastal barriers; solid waste disposal; and fish & wildlife.

### **5. Duplication of Benefit Analysis:**

- a. DOH performs Final Duplication of Benefits Analysis, which evaluates all of the funds received from other sources as applicable, including, but not limited to, FEMA, SBA, private and flood insurance.
  - i. The purpose of this review is to ensure that, in accordance with HUD guidelines, the assistance received does not fund an activity that other sources have already covered.

### **6. Contract Execution:**

- a. Homeowner emailed grant signing packet with pre-grant award signing information. Documents include: Homeowner Assistance Agreement, Open mortgage, Subrogation Agreement, and Duplication of Benefits Form. W-9, Direct Deposit/ACH Form and Voided Check, SP-26NB Agency Vendor Form.
- b. Homeowner attends mandatory in-person meeting with Grants and Contracts Specialist to execute legal documents for grant award.
  - i. Homeowner is required to bring the following documents to closing: proof of identification & citizenship, revised tax forms (if applicable), evidence that mortgage and taxes are up to date.

### **7. Receipt of funds:**

- a. Finance Department forwards to Comptroller's Office W-9, Direct Deposit Form, Voided Check and SP-26NB Form.
- b. Grants and Contract Specialist completes a Sandy Payment Request and submits with proper approvals to the Finance Department.
- c. Finance Department process payment which homeowner is notified of and is paid by Direct Deposit.

***For more information regarding the Owner Occupied Reimbursement Program  
Please review the Reimbursement Program Guide on the DOH website [www.ct.gov/doh](http://www.ct.gov/doh)***

